CHAPTER - VIII

FINDINGS, CONCLUSIONS AND SUGGESTIONS

8 Introduction
8.1 Findings, Conclusions
8.2 Hypothesis testing
8.3 Suggestions
8. INTRODUCTION:

For all round development of the country, developing entrepreneurship among women is essential since women comprise nearly half of the total population of the country. Planners, policy makers and administrators are making efforts to assist women entrepreneurs by providing financial assistance, concessions, training facilities, and assistance in marketing activities etc. A network of promotional agencies and institutions has been set-up for promoting women entrepreneurship. As a result of this, women are increasingly opting for entrepreneurship and getting themselves economically independent and self reliant. Day by day, the number of women entrepreneurs is increasing. In such a background it was felt necessary to study various aspects of women entrepreneurship such as socio-economic background and motivational factors of women entrepreneurs, their profiles, their problems, and performance of their enterprises. An effort was considered essential to analyse facilitating and constraining factors relating to women entrepreneurship in a backward region like Marathwada.

8.1 CONCLUSIONS

In the present study, an effort has been made to present some useful and interesting information pertaining to women entrepreneurs of Kolhapur district. It was considered necessary to evaluate the women entrepreneurs and a good deal of information concerning their social, educational, and cultural background, their motivations and results achieved by them has been presented.

From the survey conducted and the interaction with respondents during research work, it is observed that the scope for development of women entrepreneurship is tremendous as:
a) 190 women entrepreneurs strongly felt the need to be economically independent (rank 1 was given to the statement 'women should be economically independent')

b) 180 women entrepreneurs strongly felt that 'it is better to be a venturer than to be a nurser, carer (rank 2). It indicated that women were realising the adverse conditions to be economically independent

c) Women have enlightened about their capacities to establish and run enterprises independently (the motive 'to be Independent received rank 2 with weighted score of 483, and rating percentage of 16.19),

1. It is a healthy sign to see that participation by women in the field of self-employment is increasing. The spread is not only in the conventional industries but in a variety of modern industries too. Expansion and diversification took place in some of the industries.

2. Entrepreneurship among the women of Kolhapur district has emerged from a varied socio-economic, educational and occupational background. The analysis showed that 76 percent women entrepreneurs were from open category, 90.5 percent women entrepreneurs were married, all the respondent women entrepreneurs were below 30 years of age when married, 44.5 percent women entrepreneurs were between 20 to 30 years of age when they started their enterprises, 51 percent women entrepreneurs were less than graduate, 27.5 percent fathers of women entrepreneurs were less than graduate, 48 percent mothers of women entrepreneurs were non matric, 25.66 percent husbands of women entrepreneurs were professionally / technically qualified, 32.08 fathers in-law were non matric, 34.23 percent mothers-in-law were illiterates, 66 percent women entrepreneurs belonged to nuclear families,
3. 71 percent women entrepreneurs were housewives before starting their enterprises, 46 percent fathers of women entrepreneurs were in Government job 86 percent mothers of women entrepreneurs were housewives, 37.43 percent husbands of women entrepreneurs were in Government job, 34.22 percent fathers-in-law of women entrepreneurs were in Government job, 84.49 percent mothers-in-law of women entrepreneurs were housewives, their parents' annual income was in between Rs.50,100 to Rs.1,00,000 (50%), their husbands' annual income was in between Rs50,000 to Rs.1,00,000 (43.31 %), their annual family income was in between Rs.1.00,000 to Rs 2 00 000 (45%).

4. The study revealed that majority of women entrepreneurs (71%) were housewives prior to starting their enterprises Therefore It is concluded that housewives may be a potential source of entrepreneurship.

5. Entrepreneurial mind set in women, due to socio-cultural compulsions, has gone into a state of hibernation, if induced and activated can bring about balanced and stable growth. Women have learnt to be patient due to sustained subordination to men. Their openness to new ideas is another trait developed in them due to their secondary position all through. They have learnt the skills of management from household. What is needed is the confidence, which the community should supplement in order to enable them to take up entrepreneurial ventures since the problem of 'lack of courage and fear of failure' was ranked second by women entrepreneurs (weighted score of 532 and rating percentage of 17.85)

6. Development is a bilateral phenomenon giving opportunity and taking opportunity. In case of development of women entrepreneurship the first condition of giving opportunity is at a stage of near to fulfilment and the other condition of taking opportunity by the women to be entrepreneur is at a stage of take off. Society at large has not only accepted the role of
women as entrepreneur but it has also created atmosphere conducive for
development and emergence of women entrepreneurship. 175 women
entrepreneurs agree with the statement 'women entrepreneurs have better
status in society. Few women undertook entrepreneurial ventures with a
sole objective of supporting their family economically. 'To earn money'
was revealed as fifth important motive with rating percentage of 10.02.
The woman entrepreneur has realised that she has found out her 'self'
from the venture, which is quite fulfilling in itself. This enlightenment
psyche to women will make others to follow suit. In the coming decades.
as a consequence emergence of women entrepreneurs will be multifold.

For a woman to assume role of entrepreneur becomes difficult on account of:

a) Gender bias 42 percent of women entrepreneurs reported gender
discrimination in their upbringing during their childhood.

b) Womanhood and household responsibilities 150 women entrepreneurs
agree with the statement 'first priority of a woman is her home' (rank 6)

c) The long cherished role of mother, housewife hampers her from devoting
full time and efforts for her entrepreneurial role 'injustice with enterprise'
was ranked sixth among the conflict between entrepreneurial and
domestic roles.

d) Society is yet to give its sanction fully for women to achieve economic
independence through entrepreneurial role. 42.5 percent women
entrepreneurs reported were that they considered below par because of
being a female. Few women entrepreneurs suffered from public prejudice
and criticism (Rank 7, weighted score 245).

e) Cultural inhibitions imposed on woman at large is another barricade for
her to assume entrepreneurial role.

f) Among the problems faced by women entrepreneurs, 'lack of confidence
ranked second (weighted score 490 and rating percentage 16.23). She is
yet to reach the level of confidence to do justice to the role of
entrepreneur for which she has to throwaway her role of being
subordinate to her male counterpart. This can only be done with support and cooperation from her other half. Among the opportunities for women entrepreneurs rank 2 was given to 'encouragement by husband' (weighted score 187 and rating percentage 15.59).

g) Among the weaknesses of women entrepreneurs 'lack of exposure' ranked first (weighted score 666 and rating percentage 22.2). Lesser exposure to outdoor has made her diffident which has to be corrected in order to make her eligible for assuming entrepreneurial role.

7 A great deal of efforts is put in by the Governments - Central and State for the development of entrepreneurial skills in women since 1970s and positive results are being seen. But this is a general scenario, which is not observed in Kolhapur district. Majority of women entrepreneurs of Kolhapur district were not aware about the existence of institutions assisting women entrepreneurs and their schemes meant for women entrepreneurs. Few women entrepreneurs reported 'lack of information about institutional assistance and government schemes' as their problem (rank 5, weighted score 271 and rating percentage 9.09). Among the opportunities for women entrepreneurs 'government schemes' was ranked eighth (weighted score 39 and rating percentage 3.25).

8 A few women entrepreneurs, though they knew about such schemes, were not willing to take loans because they were afraid of the interest burden, tedious, lengthy procedures and follow up with the authorities.

9 A network of promotional agencies and institutions has been set up at the national and state levels to promote women entrepreneurship through support measures in the form of policy, finance, infrastructure, training, raw material supply, marketing facilities etc. In spite of their best efforts, these agencies are unable to bring about the desired impact partly due to the lack of co-ordination among different supporting agencies and with
All the respondent women entrepreneurs have given due credit to the support given by the male members of their families and society at large which seems to be the key to her success in her entrepreneurial role. Among inspirations to women entrepreneurs for the idea of enterprise, husbands were 30%, in-laws 13%, parents 11%, friends 5%, relatives 1.5%, children 2.5%. Among the male members rendering help to women entrepreneurs, there were 146 husbands, 61 brothers, 61 relatives and friends, 21 fathers-in-law, and 8 fathers. 154 women entrepreneurs reported that reason for seeking help from men was 'help readily available'. This clearly reflects on the positive approach of family and society towards women entrepreneurs.

Among the strengths 'family backing' ranked second (weighted score 397 and rating percentage 13.23). While narrating opportunities for women entrepreneurs 'family support' ranked first (weighted score 322 and rating percentage 26.83). Mobilising resources for setting up enterprise seems to be a difficult task for women entrepreneurs, where they need help from family members.

Attitude of family members towards women entrepreneurs was favourable. In a majority of cases it was found that the family members approved of it mainly due to the financial gains it entailed in the present day circumstances. Many of them initially opposed women entrepreneurs but after observing success they were full of praise for the entrepreneurs and they gave examples of these entrepreneurs to others. The children of women entrepreneurs were also proud of their mothers' enterprises and their success.

113 women entrepreneurs accepted the sacrifice of their domestic duties
while 52 women entrepreneurs had the feeling that they were ignoring their household obligations. Frequency of conflict in case of 'injustice with enterprise' is rather low (rank sixth). It can be inferred that women entrepreneurs do not let injustice with enterprise. Rather enterprise was their top priority leaving second place for domestic obligations. Women entrepreneurs have understood the role conflict in their traditional role of housewife and assumed the role of 'entrepreneur'. Most of them have compromising attitude towards injustice done on their traditional role of housewife.

14. A majority of women entrepreneurs agreed to the fact that due to their dual responsibilities they were unable to devote enough time to take care of their home and children. At the same time they told that by doing work they were much happier and because of this they could help their husbands for solving various problems. Extra money earned by them enabled them to hire domestic help and to buy labour saving appliances; so their families were much happier with improved standard of living. And that every body in the family had learnt about his/her own responsibilities at home and about joy of sharing tasks and duties and in all independent personalities of their children were getting developed.

15. An effort was made for assessing the changes in status of women entrepreneurs within the family on the basis of certain variables such as extent of help received in performing domestic duties, extent of decision making in family matters and extent of freedom in money matters. It was observed that women entrepreneurship has contributed significantly to raise their status in the family. In majority of cases family members extended help for discharging household responsibilities. Women entrepreneurs received help from 51 husbands, 11 children, 10 parents, 21 in-laws, 7 servants for domestic duties. Among these 48 persons helped daily and 65 persons helped frequently, 73 persons helped occasionally
and 14 persons helped rarely in domestic duties. Majority of women entrepreneurs were having voice in decision making. They used to invest the proceeds in their enterprise.

16. Motivating factors for undertaking entrepreneurial ventures have been
   a) To pursue own interest (weighted score 879, rating percentage 29.84)
   b) The desire to become independent (weighted score 483, rating percentage 16.19)
   c) The desire to achieve excellence (weighted score 464, rating percentage 15.54)
   d) To prove oneself to accomplish something worth while
   e) To gain social status (weighted score 383, rating percentage 12.84)

17. Women entrepreneurs' choice of enterprise/activity seems to be based on:
   a) Market / demand perception ('good demand' was the reason for selection of enterprise for 44 women entrepreneurs)
   b) Use of knowledge and skills (for 36 women entrepreneurs)
   c) Easy to run (35 women entrepreneurs)
   d) Easy to start (23 women entrepreneurs)
   e) Interest in the activity (17 women entrepreneurs)
   f) Low Investment (13 women entrepreneurs)

18. 41 percent women entrepreneurs got success as per their expectations and 35 percent women entrepreneurs got success beyond their expectations. Women entrepreneurs work for and get what they expect to get. They have shown respect for hard work, self confidence and persistence while talking about their success. Among the factors crucial for success of entrepreneurship, 'hard work' was ranked high with weighted score of 511 and rating percentage of 17.03. Second on the list was 'self confidence' with weighted score of 461 and rating percentage of 15.36. 'Persistence'
was ranked third with weighted score of 421 and rating percentage of 14.26.

19. Although 40 women entrepreneurs mentioned 'lack of courage and fear of failure' to be their major problem at the beginning of the enterprise but when asked about the consequences when they conceived the project, it is revealed that nobody of the women entrepreneurs was doubtful about their success and nobody of them apprehended failure. Majority of women entrepreneurs (65%) were confident about their immediate success. And this change in their attitude and approach can be attributed to family support and encouragement from husbands / fathers / in-laws.

20. Women entrepreneurs seem to be more comfortable at lower levels of investment and employment. Once they get going, they have a tendency of stabilising before they start growing their enterprise.

21. Majority of the enterprises were characterised by limited amount of initial capital, small size, small scale of operations, providing employment to few hands and traditional, feminine activities. The enterprises were small in size reflecting limited risk taking capability.

22. Only 14.5 percent women entrepreneurs were in favour of expansion when asked about their future plans. 31 percent women entrepreneurs wanted to continue with the same activity with no intention of change. They believed that they would be neglecting their domestic responsibilities by indulging in expanded scale of activities, since 150 women entrepreneurs agreed with the statement 'first priority of a woman is her home'. 100 women entrepreneurs strongly agreed that 'when a woman undertakes a venture, domestic duties are hampered'. But that does not lead to the conclusion that a woman need not indulge in entrepreneurial activities; because 152 women entrepreneurs strongly
disagreed with the statement that 'personal life gets disturbed and losses are irreparable when a woman undertakes a venture. So it is inferred that women prefer a particular scale of operations at which they can make a balance between home and enterprise.

23. It is observed that women deal with traditional activities, which were more or less feminine in nature. They generally chose activities like food products, beauty services, tailoring, embroidery which fit with their stereotyped role.

24. Among the operational problems faced by women entrepreneurs' inadequate finance' was the major one (weighted score 829, rating percentage 27.54)

25. Women entrepreneurs stated that they were facing severe competition for their product or services from organised industries and male entrepreneurs (weighted score 766, rating percentage 25.44).

8.2 TESTING OF HYPOTHESES:

In the following section the hypotheses related to women entrepreneurship are framed and tested and the compiled results are shown in the following lines:

HYPOTHESIS 1: Father/ husband play a crucial role in shaping up the woman entrepreneur.

1. From the study the following conclusions were drawn: It is shown in Table 5.24 that among the inspirator to the idea of enterprise 3% were husbands whereas among the opponents to the idea of enterprise husbands opposed only to the extent of 4%.
2. Table 5.28 shows that among 290 male members rendering help to women entrepreneurs there were 146 husbands.

3. Table 5.30 shows that among the reasons for seeking help from men, 154 women entrepreneurs reported the reason as 'help readily available'.

4. It is clear from Table 7.6 that among the opportunities for women entrepreneurs rank 2 was given to encouragement by husband (weighted score 187, rating percentage 15.59

<table>
<thead>
<tr>
<th>Attributes</th>
<th>Chi-Square value at 5% level</th>
<th>Role of attributes</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Table value</td>
<td>Calculated value</td>
</tr>
<tr>
<td>1. Marital status</td>
<td>7.81</td>
<td>6.6</td>
</tr>
<tr>
<td>2. Education of fathers</td>
<td>25.0</td>
<td>13.5</td>
</tr>
<tr>
<td>3. Education of husbands</td>
<td>25.0</td>
<td>25.86</td>
</tr>
<tr>
<td>4. Occupation of fathers</td>
<td>25.0</td>
<td>24.17</td>
</tr>
<tr>
<td>5. Occupation of husbands</td>
<td>28.0</td>
<td>43.2</td>
</tr>
<tr>
<td>6. Area of work where help from male members is needed</td>
<td>25.0</td>
<td>60.8</td>
</tr>
<tr>
<td>7. Reasons for seeking help from men</td>
<td>21.0</td>
<td>27.7</td>
</tr>
<tr>
<td>8. Extent of help received from family members for domestic duties</td>
<td>21.0</td>
<td>15.4</td>
</tr>
</tbody>
</table>

S= Significant: NS = Net significant

On the basis of the above mentioned conclusion and the results of Chi
Square test, it can be concluded that husbands were co-operative and played a crucial role in shaping-up the women entrepreneurs whereas father's shaping up the woman entrepreneur is accepted and the hypothesis Father plays a crucial role in shaping up the woman entrepreneur is rejected.

**HYPOTHESIS 2.** Ho- that the house premises selected as location of business is related to increased domestic responsibilities and problems of women entrepreneurs.

Ho that $X^2 > \text{Chi-square}$

Chi-square test is applied to test the above Hypotheses.

For calculating Chi-square the following formula is used:

$$x^2 = \sum \frac{(0 - E)^2}{E}$$

($0 = \text{Observed frequency and } E = \text{Expected frequency}.$)

1. Selection of Site.

<table>
<thead>
<tr>
<th>Cases</th>
<th>Observed</th>
<th>Expected</th>
<th>Residual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Category</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. House premises</td>
<td>101</td>
<td>60.00</td>
<td>41.00</td>
</tr>
<tr>
<td>2. Market area</td>
<td>44</td>
<td>60.00</td>
<td>-16.00</td>
</tr>
<tr>
<td>3. Industrial estate</td>
<td>35</td>
<td>60.00</td>
<td>-25.00</td>
</tr>
<tr>
<td><strong>Total 180</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Chi-square</strong> = 14.23, D.F. = 2, Significance = 5.991 *</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. Heavy domestic work.

<table>
<thead>
<tr>
<th>Cases</th>
<th>observed</th>
<th>expected</th>
<th>residual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Category</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Not responded</td>
<td>61</td>
<td>90.00</td>
<td>-29.00</td>
</tr>
<tr>
<td>2. Domestic work</td>
<td>11</td>
<td>90.00</td>
<td>29.00</td>
</tr>
<tr>
<td><strong>Total 180</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Chi-square</strong> = 9.34, D.F. = 1, Significance = 3.841 *</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
3. Excess responsibility of children & Family

<table>
<thead>
<tr>
<th>Cases</th>
<th>Observed</th>
<th>Expected</th>
<th>Residual</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Not responded</td>
<td>55</td>
<td>90.00</td>
<td>-35.00</td>
</tr>
<tr>
<td>2. Children &amp; family</td>
<td>125</td>
<td>90.00</td>
<td>35.00</td>
</tr>
<tr>
<td>Total</td>
<td>180</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Chi-square = 13.61, D.F. = 1, Significance = 3.841 *

4. Less support by the family members.

<table>
<thead>
<tr>
<th>Cases</th>
<th>Observed</th>
<th>Expected</th>
<th>Residual</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Not responded</td>
<td>52</td>
<td>90.00</td>
<td>-38.00</td>
</tr>
<tr>
<td>2. Less support</td>
<td>128</td>
<td>90.00</td>
<td>38.00</td>
</tr>
<tr>
<td>Total</td>
<td>180</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Chi-square = 16.04, D.F. = 1, Significance = 3.841 *

5. Too much of Strain & fatigue.

<table>
<thead>
<tr>
<th>Cases</th>
<th>Observed</th>
<th>Expected</th>
<th>Residual</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Not observed</td>
<td>21</td>
<td>90.00</td>
<td>-69.00</td>
</tr>
<tr>
<td>2. Strain &amp; fatigue</td>
<td>159</td>
<td>90.00</td>
<td>69.00</td>
</tr>
<tr>
<td>Total</td>
<td>180</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Chi-square = 52.9, D.F. = 1, Significance = 3.841 *

Cases Category.

<table>
<thead>
<tr>
<th></th>
<th>E</th>
<th>R</th>
<th>X²</th>
<th>TV</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. House premises</td>
<td>101</td>
<td>60</td>
<td>41</td>
<td>14.23</td>
</tr>
<tr>
<td>2. Domestic responsibility</td>
<td>119</td>
<td>90</td>
<td>29</td>
<td>9.34</td>
</tr>
<tr>
<td>2. Children &amp; family</td>
<td>125</td>
<td>90</td>
<td>35</td>
<td>13.61</td>
</tr>
<tr>
<td>2. Less support</td>
<td>128</td>
<td>90</td>
<td>38</td>
<td>16.04</td>
</tr>
<tr>
<td>2. Strain &amp; fatigue</td>
<td>159</td>
<td>90</td>
<td>69</td>
<td>52.9</td>
</tr>
</tbody>
</table>

(Note- D.F = Degrees of freedom.)
Results: 1. Chi-square for selection of location is 14.23 and D. F.[Degrees of Freedom] is 2. Therefore the table value for Chi-square for 2 degrees of freedom at 5% Level of significance is 5.991. The calculated value of Chi-square is much higher than the table values and hence it is significant and it can be said that House Premises is selected as location of business by large number of women entrepreneurs.

2. The Degree of freedom is 1. Therefore the table value for Chi-square for one df at 5% Level of significance is 3.841, and this is same for Domestic work, Children and family, Less support from family members and Strain and Fatigue since D.F is 1 and Chi-squares are 9.34, 13.61, 16.04 and 52.9 respectively.

3. Since the Chi-square values are much higher than the table values, it means that calculated values cannot be said to have arisen just by chance. It is significant. The result thus supports the hypotheses and we may say that the house premises selected as a location of business is related to increased domestic responsibilities and problems of women entrepreneurs.

Hence Ho that $X^2 > \text{Chi-square}$

Note: df = degrees of freedom, 0 = Observed value, E = Expected value, R = Residual and TV = Table value.

HYPOTHESIS 3: Entry of women in entrepreneurial job is more when both father and father-in-law have higher educational level and declines with the level of education.

To test hypothesis 3 the relevant attributes from the collected data were taken and the compiled data along with the Chi-Square results are shown below:
Results of Chi-Square Test

<table>
<thead>
<tr>
<th>Attributes</th>
<th>Chi-Square value at 5% level</th>
<th>Role of attributes</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Table value</td>
<td>Calculated value</td>
</tr>
<tr>
<td>1. Education of fathers</td>
<td>25.0</td>
<td>13.5</td>
</tr>
<tr>
<td>2. Education of fathers-in-law</td>
<td>25.0</td>
<td>20.8</td>
</tr>
</tbody>
</table>

S = Significant; NS = Not significant

It is clear from the above results that education of father of women entrepreneurs and education of fathers-in-law of women entrepreneurs have no influence on entrepreneurship so the above said hypothesis entry of women in entrepreneurial job is more when both father and father-in-law have higher educational level and declines with the level of education is rejected.

**HYPOTHESIS 4** : Role of family is significant for growth of women entrepreneurship. From the study the following conclusions were drawn:
1. It is clear from Table 7.6 that among the strengths 'family backing' was ranked second (weighted score 397 rating percentage 13 23)
2. It is evident from Table 7.8 that 'family support' was ranked first (weighted score 322 rating percentage 26.83) among the opportunities for women entrepreneurs.

On the basis of the above mentioned facts it can be concluded that the hypothesis Role of family is significant for growth of women entrepreneurship is proved.

**HYPOTHESIS 5** : Majority of problems faced by women entrepreneurs relate to their womanhood. From the present study the following facts were revealed:
1. It is seen from Table 534 that 42% women entrepreneurs faced gender discrimination in their upbringing.
2. It is revealed from Table 5.36 that 42.5 percent women entrepreneurs were considered below par because of being a female and 5 percent women entrepreneurs were harassed because of being a female
3. It is evident from Table 7.3 that the problems faced by women entrepreneur are randomly distributed. From the above said fact it is concluded that the hypothesis majority of problems faced by women entrepreneurs relate to their womanhood is accepted.

**HYPOTHESIS 6**: Educational background, experience, desire to work independently, family background, use of knowledge and skills are the important motivating factors.

From the present study the following facts were revealed:

1. From Table 5.5 it is evident that education of women entrepreneurs plays a significant role in women entrepreneurship.
2. From Table 5.21 it is seen that the motive 'to be independent' was ranked second (weighted score 483, rating percentage 16.19)
3. It is observed from Table 5.23 that 'use of knowledge and skills' was the reason for the choice of the enterprise for 18 percent women entrepreneurs.
4. From Table 7.4 it is seen that 'family backing' was ranked second among the strengths of women entrepreneurs (weighted score 297 rating percentage 13.23).
5. It is seen from Table 7.6 that 'family support' was ranked first (weighted score 322 rating percentage 26.83) among the opportunity for women entrepreneurs.

From the above mentioned facts 'educational background desire to work independently', 'family background', 'use of knowledge and skills' proved to be important motivating factors. 'Experience' was not found to be important motivating factor. So the hypothesis educational background desire to work independently, family background, use of knowledge and skills are the important motivating factors is accepted.
From the various points of conclusions drawn out of the discussions and supported proof of data in the various preceding chapters, the following hypotheses are logically proved. The results supported the hypotheses.

1. Women entrepreneurship in Kolhapur district has emerged from varied socio-economic and cultural background.
2. Father/Husband play a crucial role in shaping up the woman entrepreneur.
3. Role of family is significant for growth of women entrepreneurship.
4. Majority of problems faced by women entrepreneurs relate to their womanhood.
5. Educational background, experience, desire to work independently, family background, use of knowledge and skills are the important motivating factors.

However, the hypothesis entry of women in entrepreneurial job is more when both father and father-in law have higher educational level and declines with the level of education is rejected.

8.3 SUGGESTIONS:

Entrepreneurship for women can be planned and developed and the need for providing appropriate awareness and environment to promote entrepreneurship is of vital importance

There has been a positive growth in women entrepreneurship. Still providing support and encouragement to them is the need of the hour. Entrepreneurship elevates the socio-economic status of women, which in turn leads to economic growth, and overall development of the nation. Following are few suggestions meant for it:
1. As far as development of women entrepreneurship is concerned there is no dearth of entrepreneurial talent among women, what is needed to develop a clear entrepreneurial attitude. Natural talents, aptitudes capabilities can be multiplied through training. Training programme should develop self-confidence, self-esteem, assertiveness, courage and risk bearing capacity.

2. Emergence of entrepreneurship in a society depends to a great extent on the economic, social, religious, cultural and psychological factor: prevailing in the society. Development of women entrepreneurship need proper environment, so to develop healthy and sound entrepreneurial climate is a must.

3. To increase women's participation in entrepreneurship it is necessary to provide assistance in the areas of training and managerial skills availability of easy credit facilities, developing needed infrastructure and exploring marketing outlets. For promoting women entrepreneurship education facilities and training opportunities should be provided and diversified.

4. Because of womanhood, women have some strengths and some weaknesses. Training programmes should be designed in such a manner that women entrepreneurs can benefit out of their strengths and overcome their weaknesses.

5. Lack of information and skills for choosing an activity is another major hurdle for development of women entrepreneurship. So training programmes should provide special assistance for selection of produce/service so that women entrepreneurs can be in a position to perceive and respond to various profitable opportunities.
6. The researcher came across many unsuccessful entrepreneurs, the main reasons analysed by the researcher being poor management and lack of agency to guide at appropriate stages. Particularly technically qualified women should strengthen their entrepreneurial qualities by receiving a good grounding in management.

7. There is a need to make an attitudinal change. Generally, girls dream to become doctor, engineer, teacher or lawyer. Generally salaried employment is preferred which is considered as safe and secure. But very few are willing and capable of withstanding the risk uncertainty and pressures associated with entrepreneurial career. So the concept of entrepreneurship should be inculcated in the minds of girls and boys right from their early childhood i.e. from KG to PG.

8. There is an urgent need to educate women for taking up entrepreneurship and for stressing benefits of entrepreneurship. This awareness can be achieved through conferences, seminar training programmes, refresher courses, awareness camps and other related activities.

9. There is a need to project entrepreneurship as the best alternative to employment. The benefits of flexible working hours, balancing home and enterprise together enterprise within or near the house premises, and economic independence should be propagated by government agencies and those engaged in entrepreneurship development.

10. Success stories of women entrepreneurs from varied backgrounds should be popularised through text books of schools and colleges. All possible media should be used to project these role models.

11. Years of subordination has developed inferiority complex and fear complex among Indian women. So efforts are needed to remove the
inferiority complex and to make women more confident about themselves.

12. Housewives as a potential source of entrepreneurship should be targeted by governmental and other agencies. Efforts should be made to locate entrepreneurs potentialities amongst housewives and opportunities should be provided to them.

13. Efforts should be made to develop appropriate technologies and time saving, labour reducing device for household activities for relieving the over burdened women entrepreneurs.

14. Women should be taught techniques of time management and quick decision making. They Should be able to balance requirements of both the roles in terms of time, efforts and dedication. So the art of fixing priorities in home and in enterprise should be developed.

15. When women work outside their home they face problems of childcare. Governmental and other non-governmental organisations should make efforts so as to provide facilities in the form of childcare institutions like creches, nurseries and child-care facilities These facilities should adjust their timings, location as per the convenience of women entrepreneurs.

16. During the study it has been observed that majority of women entrepreneurs were not aware about policy measures and programmes which were specially meant for women and what all they could get from the Government. They should be made aware about such schemes through various media. Greater effort, therefore, is needed for dissemination of information so that women become aware of what is offered to them by the Government.
17. The procedures should be simplified. Procedural delays, tedious formalities should be avoided. Moreover, the required documents should be minimised. All the documents should be in local languages. Ladies should be appointed in offices so as to help and discuss the purpose and objectives, in case illiterate or less educated women find difficulty in completing formalities and procedures.

18. The enterprises which were registered as women enterprises were found in practice to be managed by their husbands / fathers / family members. Government should take action against such kind of malpractices. A special effort should be made to list out the real women entrepreneurs.

19. The study revealed that husbands/fathers were the main motivators for taking up entrepreneurship. So motivation of husbands / fathers / family members would certainly prove to be fruitful. Once they get convinced about significance of women entrepreneurship then their attitude will change, their roles, expectations will change and they will provide moral support necessary guidance and help as needed.

20. Illiteracy has been the major barrier for women entrepreneurship development. On priority basis government and social organisations should make vigorous efforts to increase literacy level of both male and female population. With education, knowledge and proper exposure, potentialities of women can be increased so it becomes obligatory to provide education and proper climate. Then only educated women can get themselves free from social taboos, unwanted customs and unjust social practices. Education develops the personality. Educated individuals can take independent decisions. With imparting of entrepreneurship training the experience of managing home can certainly be extended to management of their enterprises.
21. For economic security of women, it is necessary to develop cooperative credit societies where small amounts of money can be saved and used for giving better financial resources to women. This process would develop intended support among its members.

22. All the agencies involved in the process of granting financial and/or technical assistance should have a clear cut view of the profitability and future prospects of the project they sanction.

23. For developing entrepreneurial talent and preventing the possibility of industrial failure, the financial and other agencies should conduct training before and disbursement of sanctioning programmes' assistance.

24. Illiterate women generally work in household enterprises. They find difficulty while interacting with the outside environment because of lack of courage and fear of failure. So such women should be trained in modern techniques and latest trends in activities like sewing, dairy, bakery, spinning, weaving, leather products etc. So that productive utilisation of their time and capacities can take place.

25. It is observed that women deal with traditional activities, which are more or less feminine in nature. They generally choose activities like food preservation, beauty services, tailoring, embroidery etc. that fit with their stereotyped role. In addition to these activities, there are some unexplored areas like which provide the flexible working hours and the convenience of working at home. Such avenues should be explored. There is tremendous scope for agro-based industries like animal husbandry, poultry, dairy, bakery, food processing, sericulture, agriculture horticulture etc.
26. In this study of 200 women entrepreneurs researcher has observed that the respondents were managing their businesses in a traditional manner since beginning. Majority of them (66%) had not attempted to change their product/service/technology市场 in a significant manner. They were content with their lot. Of course with few exceptions, such kind of innovative approach, entrepreneurial spirit and attitude was not found in sample women entrepreneurs. Of course in a region where male entrepreneurship is also shy to come, present level of women entrepreneurship as a starting step is also welcome. Time has come to instill the spirit of enterprise in everyone to achieve economic prosperity.

27. Women generally do not have their own money to invest. They do not have awareness about government facilities and schemes, which are specially meant for women entrepreneurs. Further, they do not have courage and risk bearing capacity, needed for which is needed for entrepreneurship. lack of experience, lack of exposure make the things worse. In such cases, women with similar interests, similar economic background should form groups so as to share risk, knowledge and investment. Instead of establishing independent enterprise they should deal with group activity i.e., Group Entrepreneurship. Partnership would be another suitable option.

28. Outlets should be provided for marketing of products of women entrepreneurs since in open competition they can not compete with big manufacturers. Similarly protection should also be provided for acquiring raw material at concessional rates from Governmental agencies. Thus marketing facilities like selling and buying of raw material and finished goods should be provided at their door-steps, otherwise they get exploited by the agents or other middlemen. Women should be encouraged to form co-operative societies exclusively of women. It is the responsibility of co-operative sector of the State Government to provide all the necessary help
and guidance then only with the help of co-operative endeavour women entrepreneurship will flourish.

29. At district level a separate organisation should be formed so as to look into all aspects of women entrepreneurship development. This organisation should help women entrepreneurs in fulfilling their requirements of financial assistance, marketing aid, obtaining subsidies, concessions, technical know-how, raw material assistance, conduct of market surveys to assess feasibility, counseling, follow up guidance etc. Representatives from all the Governmental organisations and NGOs should be available for consulting at a mixed time. When such kind of support is extended, certainly a spurt in the number of women entrepreneurs will happen.

The association of women entrepreneurs with its headquarters at district level should have its chapters at major taluka places, so that women entrepreneurs can meet at a central place on a regular basis so as to discuss their needs, problems, experiences and achievements. Women entrepreneurs as a group can help each other regarding marketing problems, domestic arrangements, financial needs, technical and other problems.

For stimulating entrepreneurship among women significant efforts have been made by a number of departments of Central and State Government in terms of offering incentives/benefits. Even the industrial policies, five year plans emphasize the promotion of women entrepreneurship. A variety of programmes have been undertaken by a multitude of organisations with the attention of stimulating women entrepreneurship. But to ensure that these benefits will reach the common woman, to ensure an attitudinal change in regard to the role of woman as an entrepreneur will certainly lead to the development of a conducive environment in which women entrepreneurship will flourish like anything. Business entrepreneurship provides economic independence and social status to women. Ultimately it leads to future economic prosperity of the nation.
It is hoped that the study will stimulate further research in the field of women entrepreneurship and the findings will be useful to the thinker, policy makers, academicians, research scholars, women entrepreneurs as well as government officials in particular and public in general who are interested in this area.